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ABSTRACT

Canadian population trends were examined from a life course perspective to identify needed social policy changes. First, the following principles underpinning the life course perspective were discussed: (1) aging involves biological, psychological, and social processes; (2) human development and aging are lifelong processes; (3) individuals' and cohorts' life courses are embedded in and shaped by historical time and place; (4) the antecedents and consequences of life transitions and events vary according to their timing in a person's life; (5) lives are lived interdependently; and (6) individuals construct their own life courses through the choices and actions they take within the opportunities and constraints of history and social circumstances. Next, the following policy domains were analyzed from the life course perspective: (1) education, the transition to employment, and lifelong learning; (2) family and the relationship between work and family; (3) work-to-retirement transitions; (4) income security in the later years; and (5) intergenerational relations and social cohesion. It was recommended that Canadian policymakers responsible for public, corporate, union, and educational policy focus on the increasing inequality that develops over the life course, avoid the error of assuming a model life course, and move toward consideration of need rather than age. (Contains 166 references.) (MN)

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RETHINKING SOCIAL POLICY FOR AN AGING WORKFORCE AND SOCIETY: INSIGHTS FROM THE LIFE COURSE PERSPECTIVE

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Rethinking Social Policy for an Aging Workforce and Society: Insights from the Life Course Perspective

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Abstract

Researchers attempting to understand the population dynamics leading to the aging of societies, processes of individual aging, and the linkages between these phenomena have turned increasingly to the "life course perspective", which is a set of assumptions and principles for research. Life course principles and knowledge gained from their application in research can be usefully applied to the policy realm. Much existing social policy relies on an assumed 'standardized' or normative life course, with clearly defined boundaries and smooth passages between stages of life, from education to work to retirement. Yet few people follow this standardized pattern. Social policy should be re-thought in terms of the departures from this standardized life course. The life course perspective focuses on processes rather than on states, and on the highly variable, yet patterned ways in which individual lives are shaped by social norms, institutional arrangements and laws and administrative regulations based on age or life stage. We outline the premises, principles and concepts of the life course perspective and illustrate their policy application in five areas: education over the life course; family and work-family relationships; work-to-retirement transitions; income security in the later years; and intergenerational relations and social cohesion.

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INTRODUCTION: THE LIFE COURSE PERSPECTIVE AS A POLICY TOOL

As the Canadian population has grown in size, its age structure has also changed. Increasing life expectancy at birth and at any age is a factor contributing to a general aging of the population, as indexed by mean and median ages, and the proportions of the population falling in different age categories. The fact that Canada has historically received a large number of immigrants in proportion to its size has acted counter to life expectancy trends to attenuate the effects of population aging. A more significant factor shaping the whole population structure, and which ultimately contributes dramatically to its aging, has been changes in fertility. Increased post-WWII fertility produced the world's largest baby boom and the aging of the baby boom cohort, coupled with subsequent declines in fertility, is contributing to accelerated population aging. These combined effects lead to immediate and near-future concerns not just with the population over the age of 65 but with 'older workers' who are not yet 65 but now constitute the most rapidly growing segment of the population.[1] Moreover, as Canada seeks to address these emergent issues through policy (whether public policy or corporate policy), it is increasingly apparent that the issues that are important for one segment of the age structure stand, not in isolation, but in complex patterns of mutual influence and contingency with the issues for other segments. From a policy perspective demographic change must be taken into account. But, to focus too keenly on demographic change is to ignore several important dimensions[2], including the temporal dimension of people living out their lives under social and demographic circumstances that are themselves changing. This paper proposes that a specific theoretical perspective from the social sciences, the "life course perspective", is useful beyond a focus on population aging alone, to address the complex policy issues[3] concerning aging individuals in an aging society.

1.1 Sources and methods used

Our approach was to review the literature on the life course, with particular attention to mid-life, older worker and retirement issues, as well as related areas such as the family and education. Recent policy reports from several relevant organizations were retrieved through the internet. In addition to this systematic review of the literature, we relied on knowledge from our extensive research in this area, and consultation with colleagues. Feedback on draft material was elicited from colleagues in Canada and the United States who have expertise in aging and the life course.

1.2 Overview of the paper

In Part One we introduce key features of the life course perspective. Chapter 2 describes the evolution of the 'standardized life course'. Conceptually, this is a view of the life course that is widely shared by the public and which underlies much public policy. We show that the standardized life course never was as commonly experienced as many had thought, and we show how recent social changes have led to departures from it. Chapter 3 presents a more systematic account of the organizing principles of the life course perspective and the promise that these principles can inform policy analysis. With this general orientation, we turn in Part Two to a more focused analysis, considering policy domains in subsequent chapters: education, including

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life-long learning (Chapter 4); the family within the life course context of work (Chapter 5); retirement as a life course transition whose nature is changing (Chapter 6); income security in later life, in relation to life course trajectories (Chapter 7); and intergenerational relations and social cohesion (Chapter 8). Chapter 9 concludes with some summary observations and recommendations concerning the usefulness of the life course perspective for policy.

PART 1: WHAT IS THE 'LIFE COURSE PERSPECTIVE'?

2. The Life Course Perspective

The term "life course" represents both a concept and a theoretical perspective. Elder and O'Rand point out that "as a concept, it refers to age-graded life patterns embedded in social institutions and subject to historical change.... The life course as a theoretical orientation has defined a common field of inquiry by providing a framework that guides research in terms of problem identification and formulation, variable selection and rationales, and strategies of design and analysis" (Elder and O'Rand, 1995). The life course perspective developed out of a series of changes in the intellectual milieu of the social sciences: (1) a new consciousness of lives as they are patterned within individuals and over time; (2) the mobilization of longitudinal data resources that enable lives to be studied over a period of years or decades; and (3) the development of data analysis techniques, such as event history analysis, that are able to model differential rates of change and the probability of making a transition from one state to another, both within individuals and across population subgroups. These changes made it easier to look at social life over the long term, focusing not so much on states but on processes of change over time. Doing so provides new insights into the many different ways in which lives unfold in changing social and historical contexts. Put most simply, the life course perspective is a set of principles that, taken together, offer a more realistic and comprehensive way of looking at the aging of individuals and cohorts.

2.1 Why life course?

An individual's life course[4] is structured by social influences and by the life choices he or she makes in constrained situations, such that it is possible to refer to the life course as itself a form of social structure. As people live out their lives, they make transitions from one social status to another, such as from student to worker, or from worker into retirement, in a context that is defined by social norms, institutional arrangements, and laws and administrative regulations based on age or life stage. We are interested in the ways in which social structure and process shape human lives over time, as it is structure that is probably most susceptible to policy leverage. However, it is equally important to understand how the life course is experienced, over time, by individuals. For example, older workers have to deal with the structure of the life course in terms of age expectations concerning the 'normal' age for retirement, administrative provisions linking pension entitlements to specific years of age or service, and laws concerning the right to work beyond a certain age. The usefulness of the life course perspective lies not just in helping us understand the social structure of the life course but also in providing the tools to understand individual's trajectories or careers as they proceed through the life course (Mayer, 2000: 6).

The life course perspective provides a set of lenses that helps inform policy in four important ways. First, its emphasis on the unfolding of biography over changing social and historical conditions helps to counter simplistic explanations which attribute causation narrowly to individual aging or (biological or psychological) maturation. Second, its emphasis on history and temporal change helps to understand that the lives of individuals and the characteristics of people in a given age category are influenced by a myriad of factors other than the age category they currently occupy. Third, the emphasis in the life course perspective on agency and contingency (e.g., through the concept of 'linked lives') provides a corrective to overly-deterministic explanations on the one hand, and to overly-individualist explanations on the other hand. Fourth, by explicitly seeking to link the individual and societal levels of analysis, the life course perspective helps to counter a demographic determinism that assumes 'demography is destiny'.

The life course perspective brings to the fore issues that econometric or individual choice models either ignore or deem irrelevant. Life course ideas focus on the *changing contexts* of lives and their consequences for human development and aging. As Cheal (2000: S113) states, "Demographic processes that occur in societal time must be examined in the context of life courses in personal time". Issues such as race, education, occupation, income and gender present an individual with a matrix of opportunities and constraints. A life course perspective enhances our understanding of how these basic social and demographic factors result in variations in the timing and sequencing of events such as age at completion of formal education, entry into full-time work, marriage, birth of first child and the various pathways from work to retirement. It can help inform *why* most people do not follow a modal pattern, even when there are widely shared definitions or expectations of a normative life course, and it helps to identify what the *consequences* of various timing and sequencing patterns might be.

2.2 The myth of the standardized life course

A great deal of public policy is organized around a conceptualization of a normative or standardized life course. It has primarily been the organization of education and work and the development of the welfare state that have been responsible for structuring life into distinct stages based on chronological age (Cain, 1964; Kohli, 1986). Industrialization moved work out of the home-based family economy and into industrialized, urban settings. At that time, mothers and fathers first brought their children into the factories to work alongside them. Eventually, child labor laws were passed along with compulsory education to a specific age or grade level. With the formalization of education, the life stage of "adolescence" emerged. The institutionalization of retirement, coupled with dramatic increases in life expectancy over the past century or so, forged a period of time between when a person stopped working and died, now called "retirement".

Retirement as a major social institution has effectively created a separate age category in the overall age structure. According to Myles (1989:21), "By 1980, the institution of retirement had been consolidated and old age had become a period in the life cycle defined and sustained by the welfare state". While retirement is a socially constructed institution, meaning there is nothing inevitable about such things as a "normal" age for retirement (Marshall, 1995a), in a society such as Canada there is a "normative" working life course that ends in retirement at age 65. This is

institutionalized in pension provisions, both public and private, as well as in laws and legal judgments governing the right to work at given ages[5], and becomes the standard against which individuals see retirement as early, on time, or late. However, as Myles and Street stress, "The modern welfare state is premised on a particular model of the *entire* economic life course, not simply the period of life after 65 that we now call 'old age'. It is a model that developed slowly in the early years of the 20th century and only came to maturity after World War II. It had little to do with the actions or desires of the elderly and a great deal to do with the strategies of employers, workers and governments for managing the distribution of risk over the economic life course" (Myles and Street 1995: 354).

Public policies directly and indirectly shape and reshape career patterns. European research (Guillemard, 1997; Kohli, Rein, Guillemard and van Gunsteren, 1991; Schmähl, 1989) generally has emphasized the role of the state and public policy in structuring the life course. A recent OECD report (1995: 9) clearly summarizes the role of public policy in shaping the retirement experience:

> In many countries, early withdrawal from employment has been financed either directly or indirectly by the state: through the right to early old-age pensions, through relaxing eligibility requirements for invalidity pensions, through extending the period for which older unemployed people can claim unemployment compensation, or, less directly, by according tax privileges to employers' and private pension schemes.

Mayer has best articulated the role the nation-state plays in imposing both order and constraint on individual lives. At the individual level, the state "legalizes, defines and standardizes most points of entry and exit; into and out of employment, into and out of marital status, into and out of sickness and disability, into and out of education. In doing so the state turns these transitions into strongly demarcated public events and acts as gatekeeper and sorter" (Mayer, 1986, p.167).

North American research, on the other hand (e.g., Hardy and Hazelrigg, 1999; Hardy, Hazelrigg and Quadagno, 1996; Marshall, 1997; Marshall and Marshall, 1999; Quadagno, MacPherson, Keene and Parham, 2001; Quinn, Burkhauser and Myers, 1990; Singh and Verma, 2001), has paid more attention to firm-based policies, including the nature of the private pension plan and the use of early retirement incentive programs as motivators for early retirement. Today, in Canada and many other countries, the pattern and timing of retirement is being influenced not just by public pension policies (Kohli, et al., 1991; Schmähl, 1989), but by firm policies through processes of structural adjustment (For Canada see Grenier, 1989; Marshall, 1995a, 1995b, 1996; LeBlanc and McMullin, 1997; Schellenberg, 1994; for the USA see Quinn, Burkhauser and Myers, 1990 and Rix, 2001; for comparative data see OECD, 1995). Thus, a series of studies by the International Labour Office has "provided ample evidence of how older workers are often used as a balancing factor to regulate labour supply" (ILO, 1995: 38), moving them in an out of retirement in response to economic pressures; and Gower (1997) points to the use of downsizing strategies as a factor in lowering the retirement age for Canadian men.

Over time, this formal institutionalization of the life course has led to the trifurcation of life into three distinct phases: childhood education; adulthood involving work; and, old age as a period of leisure. Almost half a century ago, when it was undoubtedly a more accurate portrait of the life course than now, Leonard Cain published a somewhat neglected article defining the life course perspective, in which he concluded that "In a sense, during the life course an individual experiences his personal division of labor, including minimally a 'preparation for work' stage, a 'breadwinner' stage, and a 'retirement' stage. The breadwinner stage frequently involves a periodic modification or reassignment of work; this, strictly speaking, encompasses a career" (Cain, 1964: 298).[6] In terms of social time, there was a period after World War II and lasting until the mid-1980s, in which cohorts had been expected to march through the "education-work-retirement lockstep" in a sequential fashion, fully completing one stage before permanently advancing to the next (Best, 1980).

2.3 Evidence for departures from the standardized life course

Recently, scholars have argued that the life course has become increasingly individualized and less chronologized. The nature of work and retirement are changing and the emerging life course pattern is one of numerous job changes, followed by the pre-retirement transition characterized by bridge jobs, part-time work and/or education or re-training, and finally full retirement with a substantial period of life before one might become frail, and before all eventually die. The transition into the latter part of the working life course is less and less tied to formal government-set pension levels, as it now often occurs prior to award of full retirement pension by the state (Guillemard, 1997; Schmähl, 1989).

While the organization of education and work have greatly structured the life course, there is still a degree of "loose coupling" (Elder and O'Rand, 1995), meaning that members of a cohort do not march in concert through time. The modal life course, as it is currently structured, includes more transitional stages than the education-work-leisure model. The following chart, taken from Marshall and Clarke (1998: 175), illustrates the emerging structure of the work life course:

A schematic view of the life course:

|__ __|	_____|	_____|	_____|	**TRANSITION**	3_____|
Birth	Education	Pre-career	Career job	Bridge jobs	Retirement
Death		job(s)		Education	event
				Part-time	

The addition, to the tri-partite model, of transitional pre-career and pre-retirement stages and the introduction of a transition period following exit from the career job (involving bridge jobs in the contingent labor force and possible additional education and training), have resulted in a wide range of varied education and work experiences over the life course. If we also consider family transitions, such as multiple periods of singlehood, marriage and child-rearing, the permutations in which life course transitions may occur become increasingly complex.

While there is still a fair amount of order in the sequencing across the life course, there is also a good deal of "disorder", particularly for segments of the population that are not white, middle-class, or male. In a seminal analysis of the sequencing of events in the young adult years, Rindfuss, Swicegood and Rosenfeld (1987) discovered that it took 1,100 sequences to adequately describe the 6,700 men in their data and 1,800 sequences to describe the 7000 women. Any cross-sectional study of the population would reveal that the majority of late adolescents and young adults are unmarried and in school, most people who are in their thirties *have* completed their education and are married, and that most men and women over age 65 are retired. But it is erroneous to extrapolate an individual person's experience from aggregated, cross-sectional statistics. For example, a cross-sectional accounting in 1998 showed that 82.4% of all employed Canadians worked as paid employees, but that 72.6% worked as paid employees in permanent jobs, 61.7% as paid employees in full-time permanent jobs, 54.2% in one job only that was permanent, full time and lasted six months or more. Thus, 46.8% of the employed labour force was engaged in non-standard work (Lowe and Schellenberg, 2001: 3).

As another example, life course approaches to poverty have shown that while a notable proportion of the population is living in poverty each year, the population in poverty is not comprised of the same individuals in consecutive years. Morissette and Zhang (2001) using longitudinal data from the Survey of Labour and Income Dynamics (SLID), found that 61% of those who began a spell of low income (below the low income cutoff, LICO) in 1994 moved above the LICO in 1995, and 50% of those in the low income category in 1995 rose above LICO in 1996. There is some persistence in low-income status however, and it is important to note that this varies historically. Thus, of those in the low income status category, the percentage remaining so for three years or more was 30% for those in 1994, 35% in 1995 and 38% in 1996 (Morissette and Zhang, 2001: 32; for comparable US data see Harris, 1996).

In spite of the incredible amount of variation in people's lives, policy measures continue to be based on a "modal life course trajectory" for the general population- exit from school, followed by entry into first full-time job and marriage, steady career progression and retirement at age 65 (For Canada, see Gee, 1987; for the USA see Hogan, 1981). For various reasons, the actual life course is much less standardized than the tri-partite model suggests. As McDonald (1997) has said, "The question then is why do policy-makers persist in making policy according to an orderly life course of education, work, and retirement founded on the experience of the 19th century male industrial worker? Why are the changes in the life course being ignored? Why is social policy still being forged on an ad hoc basis? Why do we attempt to build social policy one generation at a time?" (McDonald, 1997:395). If we are to positively address these questions, the life course must become more centrally addressed. The life course perspective provides the tools to help develop new, more creative, and realistic policy.

3. Premises, Principles and Concepts of the Life Course Perspective

The life course perspective is interdisciplinary in its origins and holistic in its approach. It brings together principles and concepts that have a long history in several behavioral and social sciences. Hence, it is a powerful tool for policy makers seeking to address complex social issues that cut across separate policy domains.

3.1 Organizing principles of the life course perspective

The life course perspective, as presented here, builds upon six general orienting principles (Riley, 1979; Elder, 1994, 1997; Elder and Johnson, 2001; See Text Box 1).

TEXT BOX 1

Six Principles of the Life Course

1. Aging consists of three sets of processes- biological, psychological and social.

2. Human development and aging are life-long processes.

3. Historical time and place: The life course of individuals and cohorts is embedded in and shaped by the historical times and places they experience over their lifetime.

4. Timing: The antecedents and consequences of life transitions and events vary according to their timing in a person's life.

5. Linked lives: Lives are lived interdependently and social-historical influences are expressed through this network of relationships.

6. Human agency: Individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances. When many persons in the same cohort behave in concert, they can produce social change.

In general, the principles emerged in reaction to a tendency in the field of aging to focus on 'the aged' as a category of people, without considering the processes of aging and their earlier biographies as having shaped their social situation in the later years. The perspective emerged partly as a reaction against strict social or demographic (or for that matter biological) determinism, and argues that individuals or cohort members can act to change social structure. An example would be the *social* changes made to the age structure through political changes affecting the legal or administrative age of retirement. The perspective also emphasizes that biographies are profoundly influenced by the social, political and economic contexts, and therefore interdisciplinary is valued by life course researchers. The aging experience is also seen as different for different birth cohorts. Experiences of one cohort in a given age category cannot be reliably generalized to other cohorts, whose encounter with history will have been distinct to varying degrees, and with different consequences. We now briefly expand upon each of the principles.

1. Aging consists of three sets of processes- biological, psychological, and social. This premise reflects a long-standing value given to interdisciplinary research in the field of gerontology. The perspective believes that these three processes are all systematically interactive with one another over the life course.

2. Human development and aging are life-long processes.
The life course is comprised of a series of transitions. A transition is a change in states, embodying both an exit from one and entry into another. Transitions, such as retirement, do not occur in isolation, but are embedded in trajectories. The retirement transition is not a solitary event, but one in a history of job-related transitions such as job changes, promotions, demotions and spells of unemployment. Individuals bring a lifetime of experience to the transition, which influences the decisions they make and the way they adapt to the transition.

3. Historical time and place: The life course of individuals and cohorts is embedded in and shaped by the historical times and places they experience over their lifetime. When historical change differentiates the lives of men and women in successive birth cohorts, it constitutes what is often called a "cohort effect". A useful way of thinking about historical influences and cohort effects in relation to work and retirement is to consider historical settings as opportunity structures (Easterlin, 1987). The relative size, composition and historical placement of a birth cohort have much to do with access to life opportunities. Easterlin demonstrated that the small birth cohorts in the United States in the1950s were relatively advantaged when they entered the labour market, compared to larger cohorts of the baby boom who entered a saturated labour market in the 1970s. Striking long-term effects are observed between these two cohorts in terms of career mobility and stability, life-time earnings and economic status in later life (Easterlin, 1987). In Canada, McDaniel (1997) places cohort analysis in a broader life course perspective, distinguishing among six birth cohorts whose socioeconomic lives were affected by the interplay of economic, family and demographic, and social policy factors so as to create what she calls "the life cycle of dependencies and responsibilities" that varied by cohort.[7]

4. Timing: The antecedents and consequences of life transitions and events vary according to their timing in a person's life. Social phenomena do not have uniform effects across members of a population, but their influence is largely a function of when in the life course they occur. An economic depression has more severe impacts on labour force participation of cohorts young enough to be seeking entry to the labour force than it does on cohorts old enough to already be in the labour force. Both the timing (*when* they occur) and sequencing patterns (in what *order* they occur) of life events condition the effects they have on the subsequent life course.

5. Linked lives: Lives are lived interdependently and social-historical influences are expressed through this network of relationships. When many persons in the same cohort behave in concert, they can produce social change. Lives are not lived in isolation, but are experienced interdependently. When we talk of retirement timing, we must also consider the joint careers of couples and how the timing of one career does not always coincide with the timing of the other but can influence that timing. Oftentimes, events in the life of one person set the course of another person on a trajectory that may not have been anticipated. Models based on individual action, such as rational choice models, neglect this crucial aspect of the life course.

6. Human Agency: Individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances. When many persons in the same cohort behave in concert, they can produce social change. New patterns of aging can cause social change. This principle has been invoked in many different ways in the life course literature, but it is most useful simply as a reminder that human lives are

not fully shaped or determined by social circumstances (or for that matter by biology). The principle also directs attention to planned change both at the individual and collective levels (e.g., the political level). Finally, this principle also acts against a strict determinism that, for example, is found in utilitarian models. People may try to act rationally. But, they cannot act in a purely rational manner because they lack complete information or the capacity to make complex calculations of the costs and benefits of different life pathways from which they choose. This complex construct of agency, at times, may be reduced to the sense that people 'just do things' that seem 'rational enough' to them as they seek to overcome barriers or to take advantage of opportunities that they encounter.

3.2 Life course in context

An understanding of the life course perspective requires us to go beyond the somewhat

TEXT BOX 2

Learning the Vocabulary: Additional Life Course Concepts

Transition- A change in state or states, such as from work to retirement, triggered by an event but often characterized by duration. For example, retirement is both an event and a transition process.

Trajectory- The life pathway resulting from a series of states with interlacing transitions over a substantial period of time.

Turning point- A particularly crucial transition, which may at times significantly alter the current trajectory.

Collective Fate or Individuation- Members of the same cohort faced with similar dilemmas choose different pathways. Historical events such as wars, depressions or significant political change may create a transformative collective fate in some instances or, conversely, act to accentuate individual differences .

Social time- There are culturally shared expectations about when certain events *should* occur, and sanctions (normative, administrative, legal) may exist for not following the socially prescribed timetable.

Cumulative advantage and disadvantage- Individuals who are already healthy, educated and have a stable income are able to accrue health benefits, more education, better jobs and even more income over the course of their lives. Conversely, those without any social or cultural capital, have no way to garner any of these benefits.

Individualisation- The preponderance of 'secondary ' institutions in modern society control individual behavior less directly than did the older, collectivist institutions. Individualisation offers individuals the flexibility to pursue their goals, but it simultaneously puts more pressure on them to take personal control of their lives under the given circumstances.

abstract premises and principles outlined above, to a number of more specific concepts. All of

these constitute a perspective that directs the attention of the life course researcher, and can similarly direct the attention of the policy maker or policy analyst, to certain phenomena that might otherwise be neglected. These concepts are briefly defined in Text Box 2.

Two fundamental characteristics of a life course perspective are its emphasis on time and context. Temporality includes issues such as *historical time*, as well as the *timing* of an event within a single person's own life course. Social policies that are in place over a person's life time and at critical points in his or her life course, such as policies on health care, retirement planning and social security, characterize the historical setting of the retirement experience. Equally important is the timing of retirement within an individual's own life course.

While there is always more variability within cohorts than between, differences are generally far greater at the end of life than at the beginning. By the end of their lives, initially disadvantaged cohort members are doing far worse relative to their advantaged counterparts than they were at the beginning of life. As the upper strata and lower strata move even further apart, and differentials in various indicators of well-being increase over time, we see a process of *intracohort differentiation* with age. The net effect of this cumulative advantage and disadvantage is that cohorts become increasingly heterogeneous over time.

Context means both the greater social and historical context in which a life is lived, such as the community, region, society and time, as well as the immediate contexts in which the person lives out his or her life, such as the family, workplace, and other social relationships. As we will demonstrate, the way in which one experiences the retirement transition is largely determined by the context in which it occurs. This context includes factors such as marital status and satisfaction, prior levels of stress, the extent to which the decision was voluntary, the employment history and status of one's partner, as well as numerous others.

The trend toward individualisation in modern society (see Text Box 2) has tremendous policy implications in terms of social security, the social welfare safety net, and social cohesion.

3.3 Policy within a life course framework

Within the vocabulary of the life course perspective, scholars suggest that, in a society such as Canada, there is a culturally normative conception of the life course. This is institutionalized in great measure by public policy and law.[8] As a result it channels behavior and also serves as a reference point against which individuals view their biographies as normal or deviant, standard or not. Much of the social safety net is predicated on the belief that the majority of citizens experience highly standardized life courses. To the extent that this was ever true, it is less true today than when the template was set for such public policy. The life course perspective calls attention to the ways in which people experience their lives over time, as this has been differentially structured for different cohorts and for different social-demographic configurations in society. As a tool, the life course perspective is best used as an analytic lens, through which various barriers and potential points of intervention that might otherwise go unnoticed are revealed.

The concept of the standardized life course now serves as a reference point to understand how it is that social policies premised on it can be archaic, and to understand patterns of variability from that standard. This will become apparent as we examine five relevant policy domains in Part 2.

PART 2: FIVE POLICY DOMAINS VIEWED IN TERMS OF THE LIFE COURSE

So far, a number of examples, with varying policy implications, have been introduced as a means to develop the vocabulary of the life course perspective. At this point we focus attention on five major policy domains: education and the transition to work; the work and family interface; the work to retirement transition; income security in later life; and intergenerational relations. Because life course trajectories in areas such as education, work and the family intertwine and influence one another, it must be recognized that the discussion of one domain will have implications for another.

4. Education, The Transition to Employment, and Life-Long Learning

The "transition" from adolescence to adulthood actually involves *multiple* transitions in such areas as education, work and family, and outcomes in each of these areas have important consequences for future career opportunities (O'Rand, 2001). The complex combination of events and the decisions one makes during the transition to adulthood have the potential to influence the subsequent course of one's life. Ever since industrialization, education has been the primary conduit to economic opportunity and social advancement (Elman, 1998). However, we have consistently focused our resources on early education, thinking of it almost like a vaccination shot --once it is given it is expected to last a lifetime! On the other hand, a "lifelong education" model considers education to be like a booster shot, in that repeated exposures over time are needed in order to maintain an optimal level of functioning (Harootyan and Feldman, 1990).

Whereas the formalization and institutionalization of the education of youth coincided with the industrial revolution, the growth of adult education has coincided with major macroeconomic shifts that have increased the chances of job mobility and eventual retirement. This growth is also related to rapid technological change and the perceived need to provide skills upgrading to handle new technology. There is clearly a demand, and a need, for lifelong education, worker retraining and opportunity for career change well into adulthood and even into later life. However, adult education takes more thought and effort to achieve. Social institutions are not yet organized to effectively tap into the growing but unused potential of all age groups of the population, including the elderly (Harootyan and Feldman, 1990). Schultz (2000:72) sees the "lack of serious commitment to life-long training opportunities and the great enthusiasm about early retirement (as) intimately related. Unions, government, and business think it is cheaper to terminate workers at early ages than to retrain them for the new jobs being constantly created". In spite of recent advances in the acknowledgment of variation and flexibility in the life course, and that age and job performance are rarely correlated (Hansson, DeKoekkoek, Neece and Patterson, 1997), education policies in the public sector remain focused on the adolescent and early adult years (Uhlenberg, 2000).[9] In this context of neglect, e-business and e-educational approaches supportive of life-long learning are booming.[10]

4.1 Recent policy interest in life long learning

Current public policy on education continues to follow a model of the tripartite life course, focusing intense concentration on the first 20 or 25 years of life, and lacking systematic attempts to update skills and knowledge throughout adulthood. Taking a life course perspective on the other hand, allows us to identify several key issues that both policy makers and learning providers must critically assess if they truly wish to develop a viable and comprehensive strategy for lifelong learning: the current distribution of adult learning, access to learning by various subgroups, how adult education can alter life course trajectories that are initiated by prior learning experience, and the long-term effects of participation in education over the life course.

The International Adult Literacy Survey (IALS) finds the level of adult education and (re)training in Canada to be comparable to the US and most of Europe (Betcherman, McMullen and Davidman, 1998). An OISE Survey of Educational Issues found that from1986 to 1996 between one-fourth and one-third of adults pursued some form of education each year (Livingstone, 1998). According to Statistics Canada's AETS, 28% of the total population aged 17 and older, (excluding full time students) participated in some form of education and/or training in 1993 (Betcherman et al., 1998).

While rates have steadily increased for the Canadian population overall, the officially unemployed have experienced a dramatic increase in adult participation- from less than one in ten in 1986 to one in four by 1996. Livingstone cautions that while the rise in adult education participation may reflect increased government efforts to provide (re)training for the under- and unemployed and many of these courses are often of great assistance to those who use them, "a vicious downward spiral of training courses appears to now have been established among the unemployed and marginally employed, whereby previously secure workers take such a course when laid off, then bump other lower level workers from their temporary jobs and into similar courses, only to be bumped themselves in the next round by more highly certified applicants" (Livingstone, 1998: 122).

A recent report on learning in Canada clearly identifies a model of education that encompasses lifelong learning, while recognizing the many barriers faced by both individuals seeking learning and the various institutional actors that serve to provide learning over the life course (Lowe, 2001). A major systemic barrier is identifying under whose auspices responsibilities for learning fall. Which government agencies are invested in ensuring learning over the entire life course, not just until age 21? Other institutional barriers include unequal access to learning by all segments of the population, particularly disadvantaged groups such as individuals with low levels of literacy, people in poverty and those living in non-urban areas with limited availability of learning centers.

Life course issues of cumulative disadvantage and cohort differentiation, duration dependence and linked lives offer key insights into lifelong learning policy. If we were to truly move away from the tripartite model of the life course, we would hope to see engagement in learning roughly evenly spread across age groups, as well as by gender, race and class. However, participants in adult education tend to be middle to upper class, in the professional as opposed to unskilled or manual work sector, and have already received some post-secondary education. The stratified nature of adult education is reproduced by corporate managements' tendency to train

workers who already have education, full-time status, tenure and experience, as well as employee's own decisions. There is clear evidence of cumulative advantage and disadvantage in learning over the life course (O'Rand, 2001). Text Box 3 notes additional implications of the life course perspective, and particularly the concept of cumulative advantage/disadvantage, for life long learning policies.

If educational institutions were restructured to allow adults at all stages of the life course equal access and opportunity to learning and re-training, we would develop a stronger base of a skilled and knowledgeable workforce. However, those who feel comfortable with the student role and already have engaged in higher education are much more likely to go back for more learning later in life. Educational attainment gradually increases with each successive cohort, which is likely to account for the recent increases in adult learners. As college and university enrollment continues to rise the subsequent engagement in lifelong learning may also increase. This may possibly result in even further stratification of the adult population. The striking differences between initially college educated and non-college segments of the population are likely to be even more greatly differentiated over time if the already privileged group gains even greater advantage throughout the life course. It is precisely these processes of cumulative advantage that result in cohort differentiation over time and even greater inequality in later life (O'Rand, 2001).

Higher initial educational levels do give men and women an advantage over less educated adults, but more importantly, adult education can give disadvantaged adults a boost and improve their status later in life. While we still do not know all the impacts of adult education on the social mobility, career, family and health trajectories of adults, nor how the public consumption of adult education will impact national economic growth, public health, labour force issues and retirement patterns (Elman, 1998), research is under way and more is still needed.

4.2 Summary in terms of the life course

As older persons increasingly participate in education, they will likely reshape social

TEXT BOX 3

Education Over the Life Course

Based on the 1997 National Adult Learning Survey, failure to gain initial educational qualifications early in life greatly hampers learning at later stages of life. The longer young adults remain in school and subsequently, the higher their qualifications when they first enter the labor force, the greater their chances of engaging in learning later in life. Duration dependence is also of great importance. Research has uncovered that the longer the time since first exit from education, the less likely one is to return to learning. Time since school is directly correlated with family preoccupations in adulthood and highlights a third key life course concept- that of linked lives. Adults who have young children to care for tend to engage in a longer hiatus from learning and the longer this break goes on, the more difficult the return to education. For some, particularly women, the relief of the burden of care for the young may be followed by increasing responsibility for the care of older relatives, which can permanently inhibit any return to learning.

Is Lifelong Learning Effective?

Post-school-age training and retraining effectively improves *women's* wages and labor force participation, and women who receive post-school-age training experience a greater rise in wages and participation than women who did not receive training (Hill, 1995). Evidence is mixed on whether older adults gain less from adult education than younger adults (Jacobs and Stoner-Eby, 1998). Adult education may offset initial handicaps of some population subgroups and arrest the cumulative disadvantage they are likely to experience over time. It is never too late for older adults to increase their wage potential through training. However, we must remain conscious of issues of selection- that is, it may be that adults who are attracted to adult education and re-engage in learning in the first place are, as a group, more motivated and productive than those who do not pursue any form of training later in life.

institutions, resulting in a restructuring of the tripartite life course (Cain, 1964; Kohli, 1986; Riley and Riley, 1994; Settersten and Lovegreen, 1998). A move toward lifelong education, meant to fill a variety of functions beyond basic skill competence and socialization in childhood and adolescence, presents a great challenge for public policymakers wishing to support an increasing range of options for adults throughout the life course.[11] In summary, the life course perspective draws attention to such issues as:

- Offering equal access to lifelong learning, particularly to already marginalized segments of the population who are likely to experience cumulative disadvantage without it.
- Allowing for flexibility in programs that enable people to engage in learning throughout life and combine learning with other activities such as full-time work.
- Enabling adults to take time out of work for lifelong learning.
- Enabling older adults to increase their human capital so as to remain in the labour force should they wish.
- Offering older adults tools and resources to better manage their own careers.

5. Family and the Relationship between Work and Family

Given our focus on work and retirement issues, we exclude from consideration a great deal that is interesting about the family life course[12] to focus on the intersection of family and work. We first examine the work-family interface, then the issue of caregiving, especially work and eldercare. The topic of spousal influences on retirement timing is reserved for Chapter 6.

5.1 The work-family interface

No single issue highlights the importance of **linked lives** better than the work-family interface. The institutions of work and family have been dramatically reorganized and we need to reformulate our thinking about men and women in families in several ways. First, women's roles have dramatically changed, so that men and women no longer live in 'separate worlds' of work and family, respectively (Tremblay, 2001). For example, an American study reports that roughly half of all workers now come from dual-earner couples while less than 10% come from "traditional" families with one full-time wage earner and one full-time homemaker (Han and Moen, 1999). In Canada, the percentage of families with two income earners rose from just 32% in 1967 to 64% in 1998 (Sauvé, 1999 as cited in Duxbury and Higgins, 2001). Second, the image of women as sole caretakers of husbands, children, and infirm relatives and responsible for the domestic work of the household, must be modified. Third, we need to focus on work and family *processes* over time rather than particular states, such as employment status and marital status (Han and Moen, 1999; Stone and Harvey, 2001).

Research on the relationship between work and family is abundant, including the changing nature of work and home life (Hochschild, 1997), the correlation between non-family based child care and children's cognitive development and problem behaviours (Belsky, 1999; Joshi, 1992), and how dual-earner couples negotiate their daily lives in terms of such issues as the commute to work and doing housework (Spain and Bianchi,1996).

Research has documented significant reciprocal "spillover" effects between work and family over the life course (Leiter and Durup, 1996; Barnett, 1994). Issues of combining work and family responsibilities over the life course are particularly relevant to women and early studies tended to examine the work-family interface for women only. For example, while some authors had argued that certain occupations that are predominately 'female' attract women because they seek flexibility to bear and rear children and are easier to enter and exit than other occupations, Desai and Waite (1991), analyzing national-level American data, found no effect of the sex composition of the occupation on the employment patterns of pregnant women or new mothers.[13]

The intersection of work and family, coupled with women's traditionally higher involvement in the family sphere at the expense of work, has important effects on the overall structure of their life courses. Aggregated data have often suggested orderly transitions between family and work for women. However, by using a life course approach, a great deal of discontinuity is found in women's work and family lives (Krüger and Baldus, 1999). Women are far more likely to have non-orderly careers than men, primarily due to their historically prescribed role as primary caretakers of children. But, as we will discuss later, the provision of eldercare also has an impact on work career patterns (See next section). Non-traditional career pathways for

women are highly correlated with delayed childbearing or even forgoing having children altogether.

Current models of occupational careers tend to view workers as individuals, without family responsibilities. Organizational promotional and benefit policies continue to be based on the assumption that someone else, presumably a wife, is present to facilitate the worker's career development- allowing (usually *him*) to focus all of his energies on work. The pervasive institutionalization of the breadwinner/homemaker model has effectively served against women's career advancement. Han and Moen (1999) find that being and remaining married ushers men into the 'orderly' and 'high-geared' pathways while family life actually results in a good deal of discontinuity in women's work lives. Likewise, women who are on orderly and high-geared paths tend to experience marital and family disruption. These patterns have real consequences for work and retirement in the later years. Women with unstable work histories are often less economically secure in later life- a fact that, as we will discuss later, has real consequences for the retirement transition.

5.2 Family care, work and eldercare

The so-called 'burden' of caring for one's elderly parents is consistently found to be related to work stress, career disruption, and even job termination (Gottlieb, Kelloway and Fraboni, 1994). Corporations have been slow to recognize the challenges facing workers with aging parents, predominantly due to the perpetual myth of the male orderly career, facilitated by the supportive wife taking care of things at home. Taking care of aging parents, or 'eldercare' is becoming the responsibility of male and female workers alike. However, despite women's increased labour force participation, they continue to be considered the primary caregivers for both young and old family members, although usually as sequential rather than simultaneous roles (Schultz and Silverstein, 1999), and their caregiving adversely affects their ability to remain in the workforce (Conference Board of Canada 1999, Duxbury and Higgins, 2001; Gottlieb and Gignac, 1994; Martin Matthews and Campbell, 1995).

Aside from gender, and in a complex relationship to it, several workplace factors are also related to caregiving, namely occupational status of the caregiver and workplace flexibility. American data at least suggest that women, especially in white collar occupations, are more likely to be involuntarily full-time workers (who would prefer to work less than full time). Especially if they are in dual-career families, inflexible full-time jobs makes it difficult for them to provide family care (Rosenfeld, 2001, p. 128). Rosenfeld also notes that the jobs that are predicted to grow most in demand are in the high-tech sector and the service sector. These jobs do not necessarily have a great deal of flexibility and they often require long hours and at inconvenient times. It is women in lower-status jobs who are more likely to actually provide direct care to their parents. It is these workers who are less economically secure and less able to afford taking unpaid leave, or the alternative of purchasing care, who would greatly benefit from veritable "family-friendly" policies throughout the life course (See Text Box 4).

TEXT BOX 4

Examples of Family-Friendly Policies

In general, smaller companies tend to offer more "family-friendly" benefits (Starrels, 1992). Regardless of actual benefits, women in smaller companies tend to perceive their benefits as more available and accessible than women in larger workplaces. MacDermid, Williams, Marks and Heilbrun (1994:165) conclude that: "although national data show that small workplaces offer fewer benefits than large workplaces, such reports focus almost exclusively on formal benefits. The flexibility and less complex bureaucratic structures of small workplaces may increase the availability of informal benefits and make it easier for employees in small businesses to speak to the person who actually makes benefit decisions, thereby increasing accessibility."

Large corporations such as IBM, Johnson and Johnson and Aetna Life and Casualty are known for having some of the best-developed "family-friendly" policies on issues such as child care, eldercare, health and wellness and time off. Benefits include flextime, health insurance for part-time employees, paternity leave, and dependent care assistance plans (Galinsky, Friedman and Hernandez, 1991). Whether employees actually take advantage of these plans and whether the workplace culture "permits" it are important issues. Simply offering a one-year paternity leave or six months to care for an ailing parent achieves little when most employees do not trust that their jobs will be secure, career mobility stable, or that they will not be informally sanctioned it they actually took advantage of the plan (Hochschild, 1997).

Public and corporate policies are responding to the recent fundamental changes in the institutions of both work and family. In the public sector, for example, the US Congress passed the Family and Medical Leave Act in 1993, which requires employers to provide employees substantial time off throughout the life course to care for family members of all generations. However, coverage is limited to larger firms, some critical employees may not be eligible, and the leave is unpaid. Reviewing the Canadian policy environment concerning family caregiving, Fast and Keating (2000) observe that while provinces generally legislate entitlement for caregiving in family emergencies, only Ontario explicitly mandates family leave for eldercare. The Canada and Quebec Pension Plans allow years to be not counted, which can support family caregiving to children or to elders (LeBlanc and McMullin, 1997).

But, many of the developments occur in the private sector. Rosenfeld recently reviewed the research literature on employment flexibility in the United States, and found some evidence for increased flexibility, most of it employer-driven without apparent concern for the needs of workers for flexibility to meet family demands. As she observes, "... sizeable parts of the labour force do not have access to policies, benefits, and schedules that would make it easier to have a balanced life. Those who are the most vulnerable -- working in smaller firms, belonging to ethnic/racial minorities, and holding lower-level occupations -- are usually the least likely to be covered" (Rosenfeld, 2001:114).

Among the policy implications of family care provision to the elderly is its effect on labour force participation. For example, with representative data from Americans aged 53 to 65 in the Health and Retirement Study, Johnson and Lo Sasso (2000) found that 26% of the women and 15% of the men provided assistance to a parent or parent-in-law for at least 100 hours in the past

twelve months (about two hours per week).[14] They also calculated how many hours of reduced work in paid employment were associated with such caregiving. They estimate that providing care for at least 100 hours per week is associated with a reduction of 460 hours per year. For women this is a reduction of 43%, and for men it is a reduction of 28% in hours of paid employment. The impact of these costs of caring should be considered not only for the providers of such care but in terms of the ability of the economy to meet its labour force requirements. This implies a strong role for public as well as corporate policy in this area. As to flexible work, which can enhance the potential for someone to provide both work and family care, Rosenfeld argues that "Cross-national research demonstrates that the nature of flexible work is not predetermined by demographic and economic needs. Government regulations, tax and social welfare policies, union strength and coverage, and national priorities and values all affect who, how, and for whom flexibility is created" (Rosenfeld, 2001:130).

6. Work-to-Retirement Transitions

It is necessary to recognize that while there exists an idealized view of the retirement transition, the transition from work to retirement has changed dramatically in a number of ways. Both the nature of work and the nature of retirement have changed. As we noted in Chapter 2, early academic formulations of the life course placed work as the central of three idealized stages of life, preceded by a stage of preparation for work and followed by a stage of retirement, and that the transitions between these stages was thought to be clearly defined. Subsequent life course research showed that this view was, at best, an idealized description of the male working life course at a specific historical juncture, and this research has continued to show that the working life course is much more complicated today. From a policy perspective, this departure from the idealized model of the life course is critical because a good deal of social policy rests upon the idealized model. We first consider the idealized model of work and retirement, then consider the social psychological implications of departures from that model, looking at retirement timing once again, and then at the implications of later life instability in the working career.

6.1 The traditional system of employment and retirement

Capelli and associates (Capelli, Bassi, Katz, Knoke, Osterman and Useem, 1997: 4) describe the traditional system of employment " that developed skills inside the organization and then worked to keep them there. In its most stylized form, the internalized arrangements involved hiring unskilled workers and management trainees with no experience and then insulating them – especially management – from variations in both product and labour markets. These arrangements placed a premium on planning and predictability." Capelli and associates note the historical specificity of this system, arguing that it became widespread only in the 'post-Fordist' period following World War II. In this period, corporate policy sought to increase worker loyalty, while

unions strove to reduce job insecurity by regulating internal labour markets. Workers maintained an attachment to the company even during economic downswings because they were temporarily laid off rather than terminated, while seniority led to increased job security if termination was in the picture (last hired, first fired). On-the-job training increased the company's investment in its workforce and the specificity and non-portability of the skills acquired in this way tied the worker to the company (Hardy and Hazelrigg, 1999). Doeringer (1990: 7) calls this idealized pattern the "economic security package," which included a stable working career, private and government pensions, predictable promotions and job advancement, protection from layoff, and the use of seniority.

While this system persisted until the early 1970s, and indeed persists to some extent today, it was experienced mostly by workers in the core economic sector, in large and unionized work settings, and (as we noted in the preceding chapter), by men rather than women. This system has been in decline in North America since the 1970s, as the average size of U.S. firms has decreased (whether measured by volume of sales, value added, or number of employees) (Hardy and Hazelrigg, 1999). It is increasingly recognized that small firms create most of the new jobs, largely as a result of contracting out of functions as large companies shrink to their 'core' activities. Downsizing of employee complements affects employees of all ages (Capelli et al., 1997). However, the major human resources vehicle to achieve downsizing, the early retirement incentive plan, disproportionately affects older workers who can benefit most from the plan. Moreover, older displaced workers face more discrimination in the job market (Berger, 1999; Underhill, Marshall and Deliencourt, 1997) and longer periods of job-seeking (Heisz, 1996; Lauzon, 1995), often leading them to leave the labour force as discouraged workers (Sunter and Bowlby, 1998).

The overall effect of these changes is a rise in 'contingent' work and a decline in the traditional model of the working career (Capelli, et al., 1997; for Canadian and American documentation see also several chapters in Houseman and Nakamura, 2001 and Wong and Picot, 2001). Today, those who do hold 'career jobs', are likely to end their paid employment not in these jobs but in others. More than a decade ago, a number of investigators characterized the American work experience as career jobs, increasingly followed by one or more additional 'bridge' jobs preceding complete exit (Quinn, Burkhauser and Myers, 1990; Ruhm, 1990). Doeringer (1990) noted that about one-third of all career jobs in the United States have ended by the time the incumbent reached age 55, and about half by the age of 60. A similar pattern of various pathways between the end of the career job and complete withdrawal from paid employment was described by Europeans in two scholarly volumes (Kohli, Rein, Guillemard and van Gunsteren, 1991; Schmähl, 1989). New terminology was coined to describe these newly identified phenomena. The term "early exit" was adopted as a way to distinguish those who left career jobs from those securing state pensions (Kohli et al., 1991); and the term "blurred exit" was used to describe those whose transition to retirement was not an immediate or 'crisp' change in status but rather one that included instability and additional movement in and out of the labour force prior to complete retirement (Mutchler, Burr, Pienta and Massagli, 1997).

6.2 Retirement timing issues

Early retirement research focussed on retirement as an event, and inquired as to causes of variability in the timing of this event, as well as the consequences of different timing of the

retirement event. Atchley (1976) deserves much of the credit for helping us to view retirement as a process. Life course theorists see retirement as a social and psychological process involving early anticipation, the development of a planful approach to it, and multiple pathways between full employment and complete withdrawal from the labour force (Kohli et al., 1991; Schmähl, 1989). In the case of married people, retirement is a **linked lives** decision. Text Box 5 reviews some evidence in this area.

In addition, life course researchers see "end-stage" developments (such as retirement timing, satisfaction, income or health) as contingent on the nature of working experiences and transitions earlier in the life course. This has been persuasively argued by Hayward, Friedman and Chen (1998), who showed that retirement behaviour is related not just to the immediate circumstances prior to retirement itself, but to the *broader context of the career*. To briefly summarize a complex analysis, they found that the social characteristics of the "longest occupation" held at mid-career influences timing of complete exit from the labour force. *Controlling for the characteristics of the last job*, those whose longest mid-career job was self-employment or was a job that involved social skills are less likely to have retired; those whose mid-career job involved manipulative skills and substantive complexity had reduced chances of leaving work due to disability. On the other hand, *controlling for the longest occupation at mid-career*, some effects of the last job prior to labour force exit are also important: those whose current position involved high physical demands and low substantive complexity are more likely to retire; and those in jobs with high manipulative skill requirements are more likely to leave because of disability (Hayward, Friedman and Chen, 1998). Hayward et al. (1998: S101) conclude, "The *combination* of effects demonstrates the importance of characterizing occupational positions in multidimensional terms *and* taking into account the temporal patterning of positions in order to sort out how career structures influence the retirement process." Most of the effects of the longest (mid-career) occupation operate through health problems: physical demands or substantive complexity have negative effects. Manipulative skill requirements in mid-career longest jobs have positive effects, but in late career they increase the chance of disability. In summary, this study shows the importance of considering the retirement transition in the broader context of the occupational career.

Moreover, research in the life course perspective has shown the inadequacy of analyses that fail to note transitions over time but rather focus on describing states. A noteworthy example is Hayward, Crimmins and Wray's (1994) life course analysis of labour force transitions. This study addressed the adequacy of using older men's labour force participation rates (LFPRs) as indicators of the work-to-retirement transition, using a life table methodology. They found that LFPRs are only weak indicators of retirement transitions. Over the course of the 1970s, in the US, there was a contraction of the main career and an expansion of both post-retirement work activity and retirement, while LFPRs remained essentially stable. For LFPRs to provide a perfect measure of retirement transition behavior there would have to be only one retirement event per person and it would lead to permanent withdrawal from the labour force. Instead, over the decade of the 1970s, there was a decline in the average age of retirement but a doubling of post-'retirement' work involvement, as well a lengthening of both post-retirement work activity and non-work activity. The discrepancy between the transitional view of work and retirement and the LFPR view is important, given the widespread practice of founding labour force policy on LFPRs.

TEXT BOX 5

Linked Lives: Couples' Synchronization of Retirement

In the case of married couples, the timing of retirement is a good illustration of the life course principle of linked lives. There is a close correspondence between the timing of retirement among spouses (Blau,1998; Hurd, 1988; Johnson and Favreault, 2001). Much of the economic literature citing little relationship between family variables and retirement decisions of men and women is based on static measurements of family. Even most gerontological research brings only temporally proximate factors into the analysis, such as trying to predict retirement timing with models incorporating current private and public pension benefit levels, the health status of the older worker and job satisfaction. To restrict attention to marital, health and child statuses at the time of retirement ignores the entire family lives individuals have lived up to that point, which greatly condition the retirement transition (Weaver, 1994).

Henretta, O'Rand and Chan (1993) offer supporting evidence for the role of the "family organizational economy" (Treas, 1991) in determining later life events, such as the synchronization of retirement. The family organizational economy governs the negotiation of work and family roles of family members over the life course. Early family organization and the renegotiations along the way are strongly linked to retirement (Henretta et al., 1993). In most couples, husbands and wives coordinate their retirement decisions. The (Canadian) Survey of Consumer Finances found that about one-third of couples retire less than a year apart and, of these, about one-third retire within the same month. Where there was a difference, wives were more likely to retire first, and even more likely if they were older than their husbands. The author (Gower, 1998a: 30) concludes that "Wives appear more likely than husbands to take their spouses' career and retirement into account when making their own decision to retire". However, when one spouse retires because of health problems, the other may either delay their own retirement or (re)-enter the labor force to offset part of the earnings lost by the disabled spouse. Other family responsibilities, such as financially dependent children, or aging parents needing care, may also play important roles in the retirement decision.

Longitudinal research shows that, at least in the US, women who enter the labor force late (in mid-life) do tend to retire late. Mid-life entry to the labor force tends to be coupled with early child-bearing. Men are not highly accurate on predicting their own retirement, so that to the extent women plan to tie their retirement timing to that of their husband, they are not highly successful. Rather, they tend to alter their retirement timing to conform to the actual, rather than previously anticipated date of retirement. But men, too are affected by the retirement behavior of their wives. Husbands whose wives have retired tend to retire at a faster rate than those whose wives have not (Gower, 1998a; Henretta et al., 1993; Schetagne, 2001).

6.3 Implications for the individual of instability in the working career

The decline of 'crisp exit' and the rise of 'blurred exit' retirement transitions have probably created **cohort differences** among workers in their receptivity to the new model of the working life course. Attention to cohort differences that is a part of the life course perspective fosters a recognition that there are cohort differences in expectations. Recent cohorts who enter the labour force do so under conditions of individuation. They do not expect to have the stable careers of the standardized working life course that were experienced by significant minorities of

workers in earlier cohorts. But earlier cohorts, perhaps those who entered the labour force up to the late 1970s, did enter the labour force with such expectations. For them, the 'implicit work contract' that promised career stability has been broken (Riverin-Simard, 2000)

The effects of labour force instability can be on those still in the workplace, on displaced workers, and on those experiencing unstable occupational careers following loss of the career job. Cappelli and colleagues (1997: 201) suggest that the strongest adverse effects of corporate downsizing might be on the survivors: employees who remain in work environments subject to uncertainties and also work overload.[15]

Chaotic work experiences are consistently found to be related to poor outcomes in later life on such factors as social integration (Wilensky, 1961), economic security (O'Rand and Henretta, 1999) and health (Pavalko, Elder and Clipp, 1993; Marshall, Clarke and Ballantyne, 2001). Quinn and Kozy (1996) have pointed out that a combination of public and private sector policies creates contradictory pressures on working people – to remain working but to exit from the career job. This could lead to job stress, psychological distress, and a lower social integration that follows from reduced commitment to work or to the employer. There is an emerging literature showing that companies who treat employers in this way do gain lower levels of loyalty from their employees (Cappelli, et al., 1997; Rubin, 1996; Scott, 1999). A Canadian survey found that workers who had experienced any of several forms of job disruption (downsizing; employer's use of temporary, part time or contract workers; restructuring; or, change of job duties and responsibilities) scored lower on measures of trust, commitment, communication and influence in the employment relationship (Lowe and Schellenberg 2001). On a summary measure of the employment relationship based on these four factors, low scores were associated with higher reported absenteeism, suggesting important economic consequences for productivity and perhaps for the economic security of the workers. Moreover, the number of experienced changes was associated with lower reported morale. The old, implicit contract linking a loyal employee to a loyal company through the prospects of stable career development in the internal labour market is eroding and is being replaced by short-term contracts devoid of loyalty, as more and more people seek to construct 'boundary-less careers' (Littleton, Arthur & Rousseau, 2000).

Unexpected early retirement has *economic implications* for people. McDonald, Donahue and Marshall (2000), selected respondents in the 1992 Survey of Persons Not in the Labour Force who said they had retired earlier than planned. This constituted 59% of the sample, itself testifying to the instability of retirement. Health is the most frequently mentioned reason for early retirement (by 15% of men and 16% of women), with the second most-frequently mentioned reason being job displacement (8 % of men and 10% of women (McDonald et al., 2000). The annual family income of those whose early retirement was reported as due to ill health was lower by $7,000, while that for those retiring due to job displacement was lower by $7,200. For every month of joblessness prior to retiring (attributable in part to 'discouraged worker' phenomenon), annual post-retirement income was $100 lower. From a policy perspective, it is notable that only 34 % of men who retired unexpectedly were offered a cash-out, and that only 4% of men reported income from unemployment insurance. Controlling for other factors, having a private pension or an RRSP did not affect retirement income. This may occur because their retirement was so early as to have precluded accumulation of pension credits or RRSP assets of any significance (McDonald et al., 2000). Only about half of the women in the sample reported any investment income, confirming the finding from other studies of the importance of marital status for women's

retirement income security (Ballantyne, 1995; Ballantyne and Marshall, 1995, 2001; McDonald, 1997).

Labour force instability in later life also has *implications for health* in later life (Marshall, Clarke and Ballantyne, 2001). While health changes have been implicated as causes of instability in the working career and, as noted earlier, as major predictors of retirement, there is some evidence that instability in working careers may lead to adverse health. For example, a study in France found that job mobility throughout the life course (defined by the number of changes of company and the industrial sector of activity, recorded retrospectively) was associated with a higher number of health impairments following retirement. In a retrospective study of former Bell Canada employees, the number of employment and of unemployment periods following retirement from the career job at Bell, as well as failure to find post-retirement work if the individual expected to work, were all found to be associated in various ways with either self-related health, reported life stress, and life satisfaction (Marshall, Clarke and Ballantyne, 2001).

In summary, it is apparent that the traditional working life course is breaking down and, perhaps, being redefined. These changes, and their psychological, social and economic implications can be better understood if retirement is views in life course terms as a transition in a working trajectory. As the National Advisory Council on Aging (NACA, 1999: 61) points out, "In the future, retirement could take on another face. Demographic and economic changes may lead skilled, qualified workers to remain in the labour market longer. Ideally, people of all ages should be able to arrange their lives in a more flexible way, take development or transition leave, and enjoy leisure throughout their lives."

7. Income Security Issues in Relation to Changing Structure of Work and Retirement

In this chapter we use several life course concepts to illustrate the relationship between the changing structure of work and retirement and income security in later life.

7.1 Linked lives influence retirement income

The organizational arrangements to provide income security to older Canadians illustrate the life course concept of linked lives in different ways. As a "pay as you go" system, the pensions provided to recipients are funded largely by succeeding cohorts through their taxes, showing how the lives of one generation are linked to those of another. This applies to the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) as well as to Old Age Security, although the fact that CPP functions in this manner and not as a true insurance program (in which contributions are vested in individual accounts) is little known to most Canadians (Gee and McDaniel, 1991). More directly, lives linked by spousal relationships are embedded in such provision of CPP as the equal splitting provisions for CPP credits following divorce or separation, and the Spousal Allowance (SPA), which allocates pension to persons otherwise ineligible except for their marital relationship.[16] Changes to pension provision mechanisms can also affect the timing of life course transitions. Gee and McDaniel (1991) note that, since retirement decisions are made in a family context, policy changes in certain directions can reduce the likelihood that both spouses feel economically able to retire together. An example would be policies concerning survival benefits. The concept of **linked lives** that is so important in the life course perspective is behind this policy recommendation made by Gee and McDaniel (1991: 468-9): "... retirement policy challenges of

the future include ways to acknowledge the family context of retirement to facilitate people's family lives rather than viewing the 'retiree' in atomistic terms".

7.2 Intra-cohort differentiation over the life course: The "Matthew effect"

To fully understand income inequalities in later life it is necessary to take a life course perspective. The **principle of cumulative advantage and disadvantage** hearkens back to the notion that 'the rich get richer while the poor get poorer'. It has been linked to the Gospel of Saint Matthew and is sometimes referred to as "The Matthew Effect". A number of Canadian observers have noted that those with more economic and human capital, such as education, can translate early-life advantage into increasing wealth through the ability to invest and the ability to secure higher-paying jobs based on educational qualifications (Myles, 1981; Gee and McDaniel, 1991). Gee and McDaniel (1991: 467) suggest that a move towards privatization, such as increasing reliance on Registered Retirement Savings Plans (RRSPs)[17], is likely to increase life-course divergence in economic status. They argue, "Future research needs to focus on the relative roles of pension policy vs. pre-retirement social and economic factors as predictors of income inequality in later life. If pre-retirement factors turn out to be dominant, this would turn attention to the issue of life-long, structurally-based inequalities and how public policy (via income redistribution, for example) can attempt to ameliorate these disparities that only get larger with age" (Gee and McDaniel, 1991: 467).

Economic security in later life is profoundly affected by work and work-related economic experiences earlier in the life course. Women's later life economic security is also profoundly influenced by their family life course histories (McDonald, 1997). To predict the economic viability of future generations of retirees it is also necessary to understand that different birth cohorts have widely different economic histories. Attending to cohort differences in relation to historical time is crucial from a policy perspective. Easterlin's analysis of the economic fates of different generations, and Elder's analyses of the impact of the depression and of World War II are examples of research that focus on major historical events (Easterlin, 1968, 1987; Elder, 1999; Elder and Chan, 1999).

7.3 Differentiation by cohort

Other historical changes or trends, less dramatic than economic swings or wars, also influence economic security in later life. For example, increasing life expectancy and health life expectancy, declines in child-bearing, and growing demand for labour, have all led to increases in female labour force participation. These can increase women's economic well-being following retirement; however, a shift away from corporate to individual responsibility for economic security acts to diminish these positive effects. Farkas and O'Rand (1998) have summarized these effects in the United States but the main lines of their argument, shown in Text Box 6, apply very strongly to Canada.

TEXT BOX 6

Examples of Cohort Differences in Work Experiences

- Increased educational attainment of successive cohorts is associated with higher labor force participation and work force attachment, and decreased childbearing.
- As the gender gap in wages has decreased, the 'costs' to employers, and to the women themselves, of women's childbearing have increased.
- Cohort differences influence earnings and benefits. Earlier cohorts were concentrated in occupations and industrial sectors with high turnover, low wages and few benefits; later cohorts were more likely to experience greater job stability and to receive higher wages and more generous benefits. Encounters with history acted to limit pension savings of the earlier cohorts.
- In the American cohorts they studied, women born between 1928 and 1937, in their young adult childbearing years in the 1960s, had limited pension coverage unless they worked in the public sector. Women born between 1944 and 1953 (encompassing the early baby boomers) encountered much more favorable work situations as they entered the workforce in the mid- to late seventies.

(Farkas and O'Rand, 1998).

The patterns noted in Text Box 6 should have worked to advantage the later-born cohorts; but changes in occupationally-based pension provisions proved fateful, as overall private pension coverage declined in the United States, just as it did in Canada. (Myles and Street, 1995). Since the late 1970s, there has been a shift in Canada, as well as in the United States, from defined-benefit to defined-contribution plans, and sectoral changes in employment patterns, organizational restructuring and downsizing created increased career instability. These changes all conspired to shift the responsibility for retirement income security increasingly away from the employer and onto the shoulders of the individual workers.[18] Individualized savings instruments can buffer the effects of voluntary and involuntary labour exits, job mobility, or life events that threaten income security (Farkas and O'Rand, 1998: 1027).[19]

In terms of the life course perspective, the move away from defined benefit to defined contributions pensions, and the decline in pension coverage entirely, represents a profound restructuring of working life and the decline of career as it used to be known. Pension plans of the defined benefit type rewarded the long-term employee and encouraged stability of employment, and loyalty to the firm. They also reflected the loyalty of the firm to the individual employee, since it was the firm that assumed the risk and responsibility to meet the pension obligations. Defined contribution plans shift the risk to the individual. But, at the macro level defined benefit plans also worked against women because they were concentrated in male-dominated industrial sectors and these plans were most beneficial to those whose working careers had not been interrupted by family responsibilities (Farkas and O'Rand, 1998). Thus, early and later cohorts will differ in their access to pensions and in the type of pension or pension mix they will have accumulateld by the time they retire. The shift to defined contribution-type pension vehicles may work to the advantage of recent cohorts, but as Farkas and O'Rand (1998) have noted, the greater **individualization of risk** also poses great problems for women, as for men.

Cohort differences over the period of the 1980s and 1990s in occupationally-based pensions are described for Canada by Myles (2000) as "arguably the main change in Canada's

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retirement income system over the period, the maturation of Canada's earning-related pension schemes, both public and private. Between 1980 and 1996, income from contributory public and private earnings-related pensions rose from approximately 21 to 46 percent of disposable income among the population 65+. The share of income from Old Age Security (OAS) and the income-tested Guaranteed Income Supplement (GIS), in contrast, remained stable in the 1980s and declined slightly in the 1990s" (Myles, 2000:289). Comparing two cohorts (those 65+ in 1980-90 and in 1991-95), Myles attributes changes in the amount and composition of retirement income to cohort-related differences in features such as labour force participation, the introduction of the OAS 'clawback' in 1989, the introduction in 1966, and subsequent maturation of the C/QPP, and the importance of private pension plans in the 1950s and 1960s. In summary, his analysis shows the importance of the life course principle of attending to cohort differences in relation to economic conditions and social policy conditions.

7.4 Limits to rationality and planning for retirement

Not least of the problems with the move toward individualized income security provisions is the problem that people are very ill-informed about pension matters. An analysis by Gustman and Steinmeier compared self-reported data from the (American) Health and Retirement Study with data from the Social Security Administration and private pension plans records, and found that fewer than 30% of respondents estimated their retirement benefits from social security within $1,500 of projected benefits. Of the half who estimated their retirement earnings, 14% underestimated and 10% overestimated by at least $1,500. Those who overestimated were more likely to be: women, from later cohorts (thus of younger age), minority (Black or Hispanic), unmarried, with high school or less education, in the lowest income categories, and those for whom social security will provide the highest percentage of income, implying that "those who are most dependent on their social security benefits know the least about them"(Gustman and Steinmeier, 2001: Table 2). For those with private pension coverage, 41% did not know what it is worth (Gustman and Steinmeier, 2001: Table 4), but unlike the pattern of results for social security, people in those social categories with the most need for private pension benefits showed the most accurate knowledge of these benefits. Farkas and O'Rand (1998) also report that significant minorities had poor knowledge of their pension coverage, with the older cohort less knowledgeable than the younger. They attribute this difference partly to the greater likelihood of the older cohort to have defined benefit coverage, which is generally less 'visible' and less understood than defined contribution plans.

Gustman and Steinmeier (2001) point out that the policy implications of lack of knowledge are by no means clear, because lack of information may be caused by a general, and accurate, sense that the income replacement rate will suffice. Not surprisingly, knowledge was more accurate concerning anticipated earnings from defined benefit plans than from defined contribution plans. This suggests that a continuing shift from the former to the latter should increase uncertainty in financial planning for later life. Gustman and Steinmeier (2001) also find

that knowledge is positively (although not strongly) related to planning for retirement, to actual retirement benefits and, weakly, to reduce the difference between planned and realized outcomes.[20] Underestimation of benefits is associated with retirement at later ages and there is a non-significant tendency for those who overestimate the value of their retirement benefits to retire later than they initially planned (presumably as reality intrudes).

Based on Canadian tax filers over the period 1992-1995, Gower (1998b) noted that women's retirement income replacement ratio was slightly higher than men's, but attributes this to their being more likely to be in lower income groups that have higher replacement ratios. He found that, except for women in the low-income category (<$20,000), women's replacement ratios were about the same as men's. This might not be anticipated given their less stable work histories, but Gower suspects that the fields in which these women disproportionately worked, such as health, education and government service, were more likely to provide generous pensions, which might compensate for the lower pension accrual under the Quebec or Canada Pension Plan. Gower also found that women without a spouse present reported both higher earnings and higher income replacement ratios than those with a spouse present. While some of these women may have been more likely to have worked because they were never married, others who married and were widowed might be benefiting from survivor's benefits and estate incomes (Gower, 1998b). While better data on sources of income, and longitudinal data on sources of income, marital and work histories would be helpful here, it is clear that life course trajectories of both work and family interweave to influence income security in later life.

8. Intergenerational Relations and Social Cohesion

The final area we selected to illustrate the usefulness of the life course perspective is that of intergenerational relations and social cohesion. By 'intergenerational', we refer not to family and kinship relations but to the broad phenomenon of groups in society defined by their position in the age structure or by the timing of their birth.[21] Conflict between the young and the old has been a recurrent theme in history, for example in revolutionary situations when the young seek to displace the old who are in power.[22] Life course scholars have shown the importance of distinguishing relations between age groups from relations between cohorts and generations. The discussion in this chapter takes us into the political sphere as we consider issues such as age conflict and generational equity. We first review the concept of generational equity and then critique it. In the third section of the chapter we turn to more general considerations of social cohesion.

8.1 Brief review of age conflict and generational equity

Over two hundred years ago, Edmund Burke suggested that fairness and justice should characterize the relations between different generations, including those not yet born, and that there existed a kind of contract linking these generations. Many philosophers and ethicists have argued that current generations have an obligation to leave future generations at least as well off as themselves. John Rawls, in **A Theory of Justice** (1971) re-introduced the notion of generational justice into contemporary philosophy, arguing that each generation should think of itself as both father and son, ascertaining how much to take from predecessor generations and how much, in fairness, to leave as a legacy to successors, taking into account local circumstances. This notion of serial reciprocity, in which flow of resources continues to flow downward from generation to generation, has a life-course tone.

In the mid-1980s, a politics of generational equity arose in the United States, largely as a conservative discourse based on a sense of fiscal crisis. Noting declining old-age poverty rates with persistent youth poverty, demographer Samuel H. Preston (1994a, b) wrote, "Lets be clear that the transfers from the working-age population to the elderly are also transfers away from children..." Political debate along the same lines, led by AGE (Americans for Generational Equity), tended to focus not on generations but on age groups, claiming that the old benefited at the expense of the young. As the conservative writer Peter Peterson recently stated the argument, "From a society that once felt obliged to endow future generations, we have become a society that feels entitled to support from our children. Unless this mind set changes, Americans may one day find that all they really are 'entitled to' is a piece of the national debt" (Peterson, 1999:11).

The most recognized version of the generational equity argument is framed in terms of generational accounting, as noted in Text Box 7. The methodology of generational accounting was developed by the American economist, Laurence J. Kotlikoff and popularized in a 1992 book (Kotlikoff, 1993 [1992]). This approach gained recognition in the United States when Kotlikoff was a member of President Reagan's Council of Economic Advisors. A different methodology for generational accounting has been developed and applied in the Canadian context by Wolfson, Rowe, Lin and Gibble (1998). The general idea is the same but these authors come to radically different conclusions from those of Kotlikoff as to the usefulness of the concept (See below).

TEXT BOX 7

Methodologies for Generational Accounting

For Kotlikoff (1992), a generational account is constructed for each single year age cohort based on the net amount paid currently and in the future by that cohort in all federal, state, and local taxes and pension contributions and, on the benefits side, accounting for all current and future transfers to that cohort through welfare, social security, health care, unemployment insurance and any other public government transfers. With future discounting based on stated assumptions, the methodology produces a single dollar figure for an average cohort member, controlling in some cases for gender, that represents what a cohort will lose or gain in this set of exchanges.

Wolfson et al. (1998), using a different methodology, were able to account, historically, for much more variability within cohorts: "The analysis considers each generation in some detail in order to reflect as accurately as possible the variety of their educational attainments, marital status and labour market experiences, and hence heterogeneous patterns of taxes and transfers over their lifetimes" (Wolfson et al., 1998: 107).

8.2 Critique of the generational equity argument

The generational equity debate has confused the distinction between age groups and cohorts. As birth cohorts age, they pass into different age groupings. Unequal allocation of public benefits to different age groups should be expected because their needs differ. We do not expect children to pay taxes, or the aged to pay as many taxes as those in the wage-earning years. Individuals of different cohorts will not be unfairly treated because, as they age, they will eventually pass through periods of greater or lesser age-based benefits and taxation burdens to arrive, ultimately, at a position of equality with other cohorts, so long as allocation rules do not change over their lifetimes (Daniels, 1988). Thus, the more sophisticated approach to equity issues rests on cohort and not age-based comparisons, thereby adopting a basic tenet of the life course perspective.

Numerous criticisms have been made of this approach, notably concerning the restricted range of contributions and benefits that are accounted.[23] The discussion that follows is restricted to critiques that are strongly informed by life course perspective concepts and principles.

- The approach fails to differentiate adequately *within* cohorts. One Canadian application of generational accounting by The Fraser Forum fails to take even gender into account. If there are inequalities between generations or age groups, there are documented greater inequalities based on social class, gender, occupational status, and other socio-demographic phenomena. It is therefore important to address the intersection of cohort and these other bases of social inequality (Myles, 2000). Wolfson and colleagues' more refined methodology overcomes this problem of failure to differentiate. They claim their approach can be used for judging the intergenerational fairness and sustainability of Canada's current tax/transfer system. But their analysis leads to them to conclude that "It is certainly a major over-simplification to conclude

that one generation or another is being unfairly treated by Canada's tax transfer system. Individuals' life paths show such tremendous variety that birth cohort is unlikely to be a category or grouping with central political import"(Wolfson et al., 1998:119).

- Available public opinion data in the USA and in Canada suggests a persistent and strong willingness on the part of the general population to provide for the needs of the elderly, the disabled, and other groups (Cook, Marshall, Marshall and Kaufman, 1994; Marshall, Cook and Marshall, 1993). We have a beneficent society whose citizens are inclined to invest resources on the basis of perceived needs, rather than strictly on the basis of anticipated returns to themselves personally. In other words, they have indicated a willingness to contribute to the development of a society in which principles of fairness transcend equality in the ratio of contributions and benefits, but instead embrace need or a commitment to general public welfare as criteria of fairness.[24]

- The most serious critique of the generational accounting approach is that it is confined to tax contributions paid and a limited list of formal government services received by each cohort of males and females (Wolfson et al., 1998). Of many critiques that might be made here (Marshall, 1997), the following are most relevant in life course terms: Transfers for items such as education or health care are viewed as consumables rather than investments in infrastructure that will benefit future generations. The derivative value of transfers made to one generation but benefiting another generation is not considered. For example, state expenditures on health care or pensions for the aged relieve their children or younger generations of direct economic responsibilities in these areas. These procedures all ignore the life-course principle of linked lives.

- Intergenerational transfers extend well beyond the public sector, and American estimates hold that private intergenerational exchanges are more than double the value of public sector exchanges (Kronebusch and Schlesinger, 1994). Additional non-governmental transfers occur outside the family as well as within it. Some specifics of the critique concerning private sector exchanges within the family are summarized in Text Box 8.

Wolfson and his colleagues summarize much of what is wrong with the argument that there are substantial generational equities measurable through public transfers: "... intergenerational fairness ultimately depends on future working age generations' 'ability to pay' for transfers to the elderly. This in turn depends on society's future productive capacity: the wealth or 'capital stock' current generations will have bequeathed to future generations. Society's capital stock should be very broadly defined in this kind of analysis, for example to include the state of the environment and accumulated knowledge, as well as more conventional productive assets like roads and factories. The processes determining future inheritances therefore include the myriad intergenerational transfers occurring within families, the evolving state of the natural and built environment, private sector investments, and public sector revenues and expenditures" (Wolfson, et al., 1998: 107).

Generational equity has rightly been called (by Kingson, Hirshorn and Cornman, 1986) "a virtually unmeasurable notion". When introduced into policy forums in relation to income

security programs, the provision of health care, or the responsibilities of the family to relieve the state from its fiscal pressures by assuming more responsibility for the care of their elders, it can have a distorting effect. We simply do not adequately know with any precision what the generations contribute to one another, and most people don't care about that. In their everyday lives people do not behave as if they are actuaries or accountants. But they do behave as citizens who care about the well-being of their fellow citizens.

TEXT BOX 8

Exchanges Within Families

- Exchanges within the family, whether monetary or otherwise, are not considered in generational accounting. In Canada, a detailed examination of family care exchanges has been presented by Stone, Rosenthal and Connidis (1998) who conclude that "For a very short period of the parental life course, a minority of parents receives from their children the kind of 'intensive care' that most parents provide to their children while the children are maturing toward young adulthood. For the remainder of the parental life course, substantial levels of help are received from children; but on a scale far below that provided by the parents while the children were being reared into adulthood.... Over the life course, private exchange of supports between parents and children is not balanced. It heavily favours the children".

- Many family (and other) exchanges cannot be monetarized yet still have value. For example, most research on family and intergenerational relations shows that all generations appreciate the "moral support" and "emotional support" received from others.

- The value of bequests is not considered in the generational accounts because the accounts deal only with public transfers. However, if certain generational cohorts benefit economically from public transfers, at least part of these benefits will flow through inheritance or bequests to younger generations.

- American and French research that monetarizes some familial exchanges shows a predominant pattern of each age group giving more to younger age groups than it receives. This is at odds with the claim that the aged benefit at the expense of their children (at least within the family domain). In France, Attias-Donfut and Wolff (2000) show that the assistance flows down the generations to benefit most those who need it most; e.g., those who are not upwardly mobile are more likely to receive financial assistance from parents. The same has been found for the USA (Berry, 2001). More generally, all private exchanges (inclusive of familial exchanges) follow the same serial flow pattern, running counter to public sectors resource flows which generally favour allocation to the aged (Attias-Donfut, 1995; Kronebusch and Schlesinger, 1994).

8.3 The life course and social cohesion

The National Advisory Council on Aging recently recognized the potential for age and generation to become divisive elements threatening social solidarity. It lists as a challenge, to "Increase knowledge regarding the dynamics of intergenerational transfers within families and regarding the role of public support in aiding and strengthening private support", and that it is important to "Fund research documentation and dissemination of knowledge in this area to

remind the public that mutual support between generations is one of the determining factors for the health and well-being of each of us" (NACA, 1999: 70). The Vanier Institute for the Family would also have us focus on intergenerational linkages. Its director, Robert Glossop, asking how the needs of people in all age groups can be met in an era of fiscal constraint, argues as follows: "It is becoming more and more clear that it is relationships of mutual obligation, affection and interdependence between individuals within communities of common purpose and aspiration and between generations that offer the best hope for the renewal of civil society (Glossop, 1996:4).

Going beyond the family domain, strongly voiced policy concerns are being raised, principally by the corporate sector and related institutions. They speak about the 'new era of economic frailty' (England, 2001) and the 'demographic risk in industrial societies' (Schieber and Hewitt, 2000) that are alleged to result from the graying of the population and the decline in proportions of the population actively engaged in the paid labour force. Voices such as those of Peter Peterson (1999), a co-founder of the Concorde Coalition, and business and academic representatives of the Global Aging Program of the Center for Strategic and International Studies (including Scheiber, Hewitt and England, whose works are cited here), see the prospects of economic collapse caused by the "widespread agreement that population aging will lower economic growth over what it would otherwise be if the proportion of the elderly population were not rising" (England, 2001: 2). Thinking in the simplistic terms of old age dependency ratios, Schieber and Hewitt (2000) forecast the size and composition of the population of the G-7 countries for the period 2000 to 2050, finding that most of these countries underestimate their increase in longevity . Canada is an exception to the predicted economic crisis, due, these authors say, to overestimates in increased longevity that are incorporated into its population projections (Schieber and Hewitt, 2000: 29). They argue that "The challenge that policy-makers face in addressing the ageing of their societies is in finding policies that do not simply deal with the ageing phenomenon but deal with the uncertainty around it" (Schieber and Hewitt, 2000: 41). Among their conclusions, Schieber and Hewitt (2000: 44) speak directly to the working life course: " Our findings show that ageing societies can prevent old-age dependency from rising by embracing longer work lives as an alternative to retirement. But such a course would require the radical reordering of social programmes and employment systems, to say nothing of individual life plans.... Stabilizing the dependency ratio in some G-7 countries may mean expanding work lives by 15 years in the space of just three decades." Another policy alternative they note would be pro-natalist, pro-family policies to increase the birth rate. Neither of these approaches is advocated in their paper, but the authors do advocate a 'central place' for demographic assumptions as a basis for reforms, and they recognized the difficulties that societies face in finding the appropriate mix of policies to meet the challenges of population aging.

The emphasis on dependency ratios, and the tendency to let a combination of economics and demography drive policy considerations characterizes much policy discourse in this area. The general approach is subject to many of the criticisms we voiced concerning the generational equity argument. Contrary voices challenge the view that there is a demographic-economic crisis and point to the social and ideological underpinnings as well as the social location from which this argument if voiced as being broadly associated with the interests of global capital. They call for a more historically grounded and socially inclusive set of considerations, and they also have their own ideological framework and their social locations of origin, broadly associated with

social democratic and pro-labour interests. This suggests that policy formation will occur in a politically-charged process.[25]

9. Conclusion

The German sociologist Karl Ulrich Mayer has argued that one goal of using the life course perspective "is to understand how institutions and policies on the macro-and meso-level of societies influence and pattern individual life courses in the interrelated form of educational tracks, employment trajectories and family histories" (Mayer, 2000). The crux of our argument is that the life course perspective can be useful as a guide to policy formation of older worker, retirement and related later life issues by giving insights that go beyond other commonly used approaches. Attending to demographic changes, for example, can be a valuable tool for policy analysis and development, but we maintain that viewing demographic changes through the lenses of the life course perspective brings a greater, more complex analysis that counters demographic determinism. McDaniel, herself a demographer whose life course analysis we noted earlier, has a similar view:

> Demographic analysis, in and of itself, is an insufficient guide to policy-making. Networks of dependencies and responsibilities over the life course reveal the contradictions and the fallacies of the proxy measure of demographic dependency in a rapidly aging Canada with the vital social contexts of family, gender, and generation. Innovative policies of caring and sharing among generations can only emerge if realistic analyses of public and private caring and sharing are undertaken, analyses which place people, insofar as possible, in the historical, generational, and family contexts in which we actually live (McDaniel 1997: 482).

The principle of life course analysis that directs attention to history and the historical context provides a valuable remedy to policy thrusts that are based on 'apocalyptic' or 'voodoo' demography (terms used by Robertson, 1995, and McDaniel, 1987). Historical analyses, such as those by Walker for the European situation, have been valuable in showing how pension policy changes acted to initially create the association between old age and retirement, foster negative attitudes toward the elderly and, subsequently redefine the retirement period and lower the entry to 'old age', to the point where retirement and old age became dissociated (Walker 2000)[26]. As another example, Sheppard, Myles and Polivka (1996: 605) point out that "Much of the 'intergenerational conflict' (or competition, or tension) discussion is characterized by a virtually total ignorance of any historical perspective. At best, there might be some reference to experiences and data going back as far as ten to twenty years".[27]

We turn now to a discussion of policy recommendations, beginning with a focus on public policy. However, we incorporate suggestions for policy at the corporate (including union) levels and also educational policy. In fact these areas intersect greatly. Thus, private-sector pension policies and normative retirement ages are coordinated with state pension and retirement policies; education, especially life-long education, can be provided by the public sector, the corporate sector, or by these sectors in partnership.

9.1 Recommendations: labour force adjustment and the life course

LeBlanc and McMullin (1997) have examined the current public policy provisions to assist older workers who are displaced by work restructuring.[28] They reviewed provisions such as Old Age Security, the Canada/Quebec Pension Plan, Employment Insurance, Disability Insurance and Social Assistance, pointing out that various changes to these plans in recent years affect inclusiveness of younger persons that can spin out in lower income support following job displacement or retirement. Many of the provisions either maintain or increase gender inequities and, of particular relevance to our concerns about the increasing instability of the working life course, they continue to assume that most people will have predominantly stable and continuous labour force histories. Further, they argue that:

> ...older displaced workers are forced to rely on public policy that was developed with the needs of younger workers or retired workers in mind. This distinction ignores the specific needs of older displaced workers and stems, in part, from a traditional life course approach that assumes an orderly predictable life course of education for children and teenagers, work for adults, and retirement for the elderly. However, in the face of massive social changes ... and trends toward early labour force exit and economic downsizing, traditional life-course assumptions require modification (LeBlanc and McMullin, 1997: 299-300).[29]

LeBlanc and McMullin (1997) then note a number of European public policy initiatives to address the specific needs of displaced older workers, including modifications to the (un)employment insurance system, specific benefits to displaced older workers, and use of disability insurance for the non-disabled displaced older worker. These deserve careful examination prior to adoption and, in fact, the Netherlands initiative they describe has been abandoned. They also recommend training programs targeted to displaced workers, which would be consistent with our earlier discussion of life-long learning.

One area in which policy is active and can simultaneously contribute to worker adjustment issues and to workforce supply issues is phased retirement. Phased retirement is a means to make the transition into retirement more predictable, let people reduce their working hours should they wish to do so, and yet maintain a supply of labour that would otherwise be eroded should the trend to earlier retirement (among males) persist. Phased retirement programs are therefore value if retention of the older person in the workforce is a policy goal. Phased retirement schemes are still quite rare, and to make them more feasible will require changes to tax laws and government pension arrangements (Wiatrowski, 2001).

Extensive policy research and formulation on phased retirement has been sponsored by the "Four Pillars" Research Program of the Geneva Association. Begun in 1987, this program attempts to find solutions to the future financing of pensions and, more generally, of social security. In most countries, but not Canada, retirement income security is provided by three pillars: a compulsory state pension based on the pay-as-you-go system, a supplementary occupationally-based pension, and individual savings from personal pensions, personal assets and life insurance.

TEXT BOX 9

NACA's Policy Challenges

For Public Policy...

- Where there are lay-offs, ensure that all workers, regardless of their age, get the necessary career counseling, that they are able to participate in job creation and training programs, and that they are provided with sufficient financial assistance during the transitional period between the lay-off and their return to work.
- The federal and provincial governments should harmonize their social assistance programs and introduce the necessary reforms to make it financially advantageous for older workers who so wish to re-enter the work force.
- Mandatory retirement at age 65 should be abolished in those provinces where it still exists.

For Corporate and Union Policy...

- Increase alternative and flexible work arrangements such as part-time work, gradual retirement, working at home, access to education and retraining, or by reducing stressful responsibilities or assigning fewer arduous physical tasks.
- Labour policies should take into account the family responsibilities that employees have with respect to all members of their family, including caring for a dependent senior adult.
- Ensure that workers of all ages have access to career counseling services and that they are provided with lateral or vertical advancement opportunities during their career, in order to maintain an atmosphere of growth and development in the workplace.

For Educational Policy...

- Ensure that all workers have access to pre-retirement courses as an employee benefit. These courses must not look only at financial considerations; they must cover all aspects of life, including the impact of retirement on married life, housing, diet, time management, and so on.
- Provide training and educational activities for all older workers, in order that they may retain and improve their skills and motivation, and successfully manage their work life and retirement.

(NACA, 1999: 59-62)

Canada varies by having the foundational Old Age Security system that is not tied to employment. However, the Geneva Foundation defines a fourth pillar as an extension of working life, mainly through part-time work, in order to supplement income from the other three pillars. In this, gradual or phased retirement is a major strategy, and numerous writings in The Geneva Papers and in the project newsletter describe this option.[30]

In Canada, the National Advisory Council on Aging (NACA), has recently made a number of policy recommendations about labour force adjustment that are consistent with this life course approach. These are given in Text Box 9. The specific recommendations of NACA do not exhaust the kinds of policy advice that flow from a life course perspective. Thus, the next section introduces some broader recommendations.

9.2 Concluding general recommendations for life-course sensitive policy

We have stressed that the life course cannot be viewed solely in terms of work but at the least involves transitions in the domain of the family as well. Indeed, the relationships and contingencies linking the work and family domains are the most powerful in shaping biographical trajectories over one's life. Trade-offs between the work and the family sphere are not necessarily as feasible as one might expect. Earlier, we reviewed Johnson and Lo Sasso's findings about the costs (in reduced hours of paid employment) incurred by family care provision to elders. We noted that a significant proportion of such care is provided in the absence of recipient need. In addition, Johnson and Lo Sasso (2000) found little evidence that the financial situation of the parents (that is, their ability to pay through income or the ability to dissolve assets such as through sale of the home) influenced the provision of help by their children. Adult children provide help whether their parents can afford to purchase it or not. The issue therefore does not reduce to utilitarian economics but must be framed at least partially in terms of people's social relationships and affective ties.

For governments to incorporate a life course perspective into policy formation, better data are needed. Cheal, after reviewing a number of policy issues concerning Canadian population aging, remarks that there is a pressing need for data development: "The aging process in the latter part of the life course needs to be monitored more carefully than it is now if Canadian policymaking is to be highly responsive to complex, emerging issues in an aging population .... there is a case to be made at this time for a National Longitudinal Survey of Later Life Transitions" (Cheal, 2000: S119). Praising the availability of the National Longitudinal Survey of Children and Youth (NLSCY), and the Survey of Labour and Income Dynamics (SLID), he nevertheless calls for more explicit longitudinal data to be collected linking adequate measurement of both income and health. If linked to SLID, the all-important links between life-long labour-force participation and income (and health) could be more easily discerned. In addition, Cheal argues for increased attention to the relationship between kinship ties early in life and those later in life, especially as early life experiences may influence the capacity and willingness of the family to provide support for its older members. Cheal's caution, that "making this change means going beyond extrapolations drawn from statistical distributions of age groups and cohorts to dynamic analyses of intergenerational relationships" constitutes a call for a life course perspective to be employed.

Neither longitudinal studies nor cohort analysis in themselves constitute a basis for life course policy formation. The life course principles we have reviewed suggest that policy should:

- Focus on increasing inequality over the life course.
- View life course transitions as points of intervention.
- Avoid the error of assuming a modal life course.
- Avoid the error of assuming a tripartite, standardized life course.[31]
- Move toward a basis in consideration of need, rather than age.

There is more to policy than public policy. Much can be done by other stakeholders, such as employers, unions, and educational organizations. In turn, collaboration among such

stakeholders is often the ideal way to meet public objectives. Based on the life course principles we have reviewed, these stakeholders should:

- Expand family-friendly workplaces and human resources policies, recognizing family contingencies across generations, especially concerning child and elder care.
- Increase flexibility in employment, particularly during the retirement transition.
- Educate workers of all ages about the challenges that result from the shift from corporate to individual responsibility for economic security in retirement.
- Avoid age-based discrimination and recognize older workers as resources.
- Work to prevent age-conflict in the workplace.
- Provide equal access to learning across the life course.
- Target education for disadvantaged groups to overcome deficiencies early in life, in order to counteract the 'Matthew effect'.
- Educate people of all ages to anticipate and prepare for the increasing instability in the life course.

Historically, both public and corporate or private policy have shaped the life course. But there is also a sense that policies have been overtaken by events and no longer adequately deal with the newly structured or emergent life course. Among the issues to be addressed is the need for worker adjustment policy to assist those individuals and cohorts who are out of step with the new realities of the working life course. Another area is that of maintaining labour supply (meeting labour force demands) in a context in which there are differences not only in the size of cohorts but in their life-long social and economic experiences that condition their wants and needs concerning work and retirement.

In general, greater flexibility in the life course is (at least) a two-edged sword. Flexibility allows workers to piece together their own working biographies or, more accurately, it requires them to try to do so. Flexibility is championed as appropriate for life in the 'risk society' in which little is certain and the institutional supports for the life course are reduced. But to what extent should the 'risk society' be championed, given the problems associated with instability, especially in the working life course? This question cannot be answered without more solid evidence of social tolerance for risk (including variability by cohort in such tolerance), and the social, economic, and psychological costs of such risk and the conditions that foster it.

Looking broadly at the issues we have considered, Myles and Street (1995: 353) state the policy challenges quite starkly: " To many, the flexible life course appears to be one punctuated not by 'time out' for education or leisure but by insecurity and large fluctuations in income. Flexibility means more 'contingent labour' without the benefits (including pension coverage) associated with traditional full-time employment. If the industrial life course brought rigidity and security, the post-industrial life course threatens to bring flexibility and insecurity. The challenge to policy-makers, it would seem, is to create a welfare state that brings flexibility and security. Here they face enormous challenges".

Notes

[1] The term, 'older worker' is ambiguous. In the United States, people are protected by law against age discrimination in employment from age 40 onwards. In Canada, government agencies tend to use age 45 as the age at which someone might be considered an older worker.

[2] A point that several Canadian scholars have felt compelled to make because of the great success of David Foot's influential best-seller, Boom, Bust and Echo (1996), in which demographic determinism reigns. See critiques in Cheal (2000), Gee and Gutman (2000) Marshall (1996), and Prince (2000).

[3] Many policy decisions are made not by governments alone, but by the corporate sector as well, acting independently or in conjunction with governments.

[4] In using the term 'life course', we adopt what we consider to be the most common terminology. Work in this area draws on many sources which sometimes use different language. Some demographers and economists use the term "life cycle", while many psychologists treat the same phenomena under the rubric of 'human development'. Many sociologists prefer the term 'career' to describe life course transitions and trajectories, whether in the area of work or in terms of family, health and leisure pathways. For present purposes these terminological issues can be ignored.

[5] In Canada there is not uniformity among the provinces concerning the right to work beyond age 65 (laws prohibiting mandatory retirement), and court decisions in this area are not definitive across occupations or sectors.

[6] Kohli (1986: 272) echoed this view 22 years later, arguing that "The life course is organised around the system of labor that prevails in society. This applies to the shape of the life course – its most obvious temporal ordering today has become the tripartition into periods of preparation, 'activity,' and retirement – as well as its ordering principle." (see also Kohli and Rein, 1991).

[7] Examining these six cohorts in terms of old age security, McDaniel (1997: 481) concludes: "The engine driving change may be less a function of population aging and growth in the elderly, than of the changing life cycles of dependencies and responsibilities which make a smaller labour force who work for less of their eligible working lives, responsible for growing numbers of people, young and old, who are not in the labour force."

[8] At the most basic level, one could describe the 'legally defined' life course in terms of laws such as those requiring people to attend school during specific ages or for a specific duration; laws governing eligibility to vote, drive, marry, etc.; legally set ages for pension eligibility; or ages beyond which the right to work is not longer protected. The correspondence between a 'legal life course' and culturally shared or normative conceptions of the life course, or the extent to which actual behavior is structured in this way is a matter of investigation, but also a matter of some consequence to individuals.

[9] There is a lively controversy about the need for and value of education and training for technological change, some of which is discussed below. See Smith (2001) for a review and one argument on this. Our concerns focus on age and cohort related skills differentials and the potential for age discrimination to restrict access to job training and other educational programs to the detriment of older workers.

[10] For documention consult almost any issue of the *Chronicle of Higher Education*.

[11] Two related issues are whether to yield initiative to the commercial e-education sector (as noted above) or, if committed to the public sector, whether to foster life-long learning at all levels or to marginalize it at one, such as the community college level.

[12] For example, Martin Matthews (1987) analyzed the objective and subjective career transition into, and the social status of widowhood in Canada. The objective properties of a number of family and other life course transitions , including their timing and duration, are documented in Gee (1987) and Kobayashi, Martin Matthews, Rosenthal and Matthews (2001).

[13] Recent studies have challenged the notion that the boundary between home and work is more permeable for women than men (Crouter, 1984; Frone, Russell and Cooper, 1992). While individual-level factors that shape job mobility, such as the level of education and skills that workers bring to their jobs clearly matter, it is also important to consider life course contingencies. Differentials in career trajectories are often rooted in other life course circumstances related to health status and family roles. Structural factors such as gender and race also matter (Elman and O'Range, 1998).

[14] It is important to note that not all care provision was related to need or ability to purchase care from formal providers. For example, among women whose parents did not require help with personal care, more than one-fifth helped them.

[15] Fenwick and Tausig found that the macro-economic effects of job loss were associated with reported stress

indirectly through changes in the amount of control or decision-latitude experienced in routine, day-to-day job structures of those still working:

> Whether consciously or not, firms appear to pass any increased uncertainty in the marketplace to their workers in the form of increased job demands, decreased decision latitude, and increased job insecurity. Because of the deteriorating labor market situation (i.e., high unemployment) workers become less able to resist this restructuring (Fenwick and Tausig, 1994).

[16] SPA provides an income supplement to a spouse aged 60-64 of a CPP/GIS recipient or to a widow aged 60-64. SPA is currently being challenged in the courts under the Canadian Charter of Rights and Freedoms, as discriminatory on grounds including marital status (Gee and McDaniel, 1991).

[17] RRSPs are individual retirement savings plans, federally regulated with a maximum annual contribution rate. Investment earnings are not taxed but withdrawals are taxed. The fund must be converted at age 69 to an annuity or a Registered Retirement Investment Fund (RRIF), in which earnings are taxeable. A convenient summary of Canadian government-sponsored retirement security programs is found are found in LeBlanc and McMullin (1997) and McPherson (1998).

[18] Farkas and O'Rand (1998: 1027) refer to this trend as a "double-edged sword". Defined contribution pensions act to "decrease the risk of nonparticipation in pensions; yet they carry the long-term threat of under-saving for retirement in the twenty-first century when public retirement income sources are also vulnerable and when life expectancy will reach the highest levels in history."

[19] Farkas and O'Rand (1998) note that the shift from defined benefit to more individualized pension provisions began around 1975 and accelerated by 1986 as defined contribution plans increased across industrial sectors, especially in the trades, services and financial sectors.

[20] Gustman and Steinmeier (2001) find little evidence for the 'offset' hypothesis, that non-pension assets and pension assets are viewed as substitutes as individuals plan for retirement. This is not surprising given the high levels of ignorance as to the value of public or private pension assets.

[21] Life course researchers debate about whether to limit the term generation to the kinship domain or to also use the term to refer to cohorts whose fate has been strongly influenced by historical changes (Marshall, 1983). This debate need not concern us here.

[22] The French revolution and events in China in the 1970s are examples.

[23] A lengthy critique is found in Marshall (1997). Arguments, both critical and sympathetic to the position that there is generational inequity and that it is an important policy problem are found in Arber and Attias-Donfut (2000), Bengtson and Achenbaum (1993), Corak (1998), Gee and Gutman (2000), Walker (1996) and Williamson, Watts-Roy and Kingson (1999).

[24] For a recent, comprehensive analysis of American survey data on this issue, see Cook and Jacobs 2001).

[25] The structural and ideological underpinnings of the generational equity discourse (i.e., of that side of the discourse which argues that there is generational inequity) have been described in several places (e.g.,Cook, et al., 1994; Marshall, 1997; Marshall, Cook and Marshall, 1993; Quadagno, 1989). The Global Aging Initiative Program, sponsored by the Center for Strategic and International Studies, was co-chaired by a former Prime Minister of Japan, a former Vice-President of the United States (Walter Mondale) and a former President of the Deutsche Bundesbank, and commission members include the President of Toyota, the Chairman of Barclays Global Investors and the Secretary General of the International Chamber of Commerce. Thus the emphasis on economics and concern about worker shortages is unsurprising. On the other hand, the argument that worker shortages in Canada will not necessarily accompany population aging is made, for example, by the Columbia Foundation, which has strong support from organized labor.

[26] The extent that these observations apply to Canada is in itself a policy concern, and the research basis for the answer, while not as solid as it might be, suggests to us that the observations do apply.

[27] In addition to its critique of demographic determinism and ahistorical policy formation, we noted earlier in this report that the life course perspectives offers a critique of individualist, 'rational choice' assumptions that frequently underlie public and corporate policy. The individualized analyses of psychological and social-psychological researchers support only the most limited policy formation because it is difficult to find public policy levers at that micro level of analysis. Individual-level rationality underlying economic models (in sociology, 'rational-choice' models) can take policy analysis and formation only so far, because people's choices are constrained by social structure and by the contingencies of their lived lives.

[28] Their paper also gives a nice overview of changing labor force participation by age and the growth of early exit from paid employment due to retirement or other mechanisms.

[29] We have omitted from this excerpt several references provided in the publication.

[30] The Geneva Papers on Risk and Insurance have been published for many years and can be ordered from Blackwell Publishers, Oxford OX4 1JFF, UK. The newsletter is called "The Four Pillars", and is published by the Geneva Association, 18, Chemin Rieu, 1208 Genève, Switzerland. E-mail geneva.association@iprolink.ch. On the web: http://www.genevaassociation.org.

[31] The extent to which current policies governing education at all levels, income security across the life course and perhaps other issues are predicated on this tripartite view could be the criterion for a systematic policy review.

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